

# UNITED STATES BANKRUPTCY COURT

## WESTERN DISTRICT OF TENNESSEE

### WESTERN DIVISION

In re: HAROLD LYNN BRADEN Case No: 10-28941  
Chapter: 13

### RESPONSE TO NOTICE OF FINAL CURE PAYMENT

Name of Creditor: Household Financial Center  
Inc. XXXXXX0759

Court Claim No. (if known): 1-1

### **Part 1: Status of Payments on Claim and Post-Petition Payments**

In response to the Trustee's Notice of Final Cure Payment, Creditor states that:

#### Pre-Petition Default Payments Applicable option is checked

- ☒ Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim
- ☐ Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this response.

#### Post-Petition Default Payments Applicable option is checked

- ☒ Agrees that Debtor(s) is current with respect to all payments consistent with §1322(b)(5) of the Bankruptcy Code.
- ☐ Disagrees that Debtor(s) is current with respect to all payments consistent with §1322(b)(5) of the Bankruptcy Code, and states that the total amount due to cure post-petition arrears is.

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding on Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this response to the Cure Notice.

**Part 2: Itemization of Claim Amounts not Cured by Debtor(s)**

**Description**

<b>1. Late charges</b>	\$0.00
<b>2. Non-sufficient funds (NSF) fees</b>	\$0.00
<b>3. Attorney's fees</b>	\$0.00
<b>4. Filing fees and court costs</b>	\$0.00
<b>5. Advertisement costs</b>	\$0.00
<b>6. Sheriff/auctioneer fees</b>	\$0.00
<b>7. Title costs</b>	\$0.00
<b>8. Recording fees</b>	\$0.00
<b>9. Appraisal/broker's price opinion fees</b>	\$0.00
<b>10. Property inspection fees</b>	\$0.00
<b>11. Tax advances (non-escrow)</b>	\$0.00
<b>12. Insurance advances (non-escrow)</b>	\$0.00
<b>13. Property preservation expenses</b>	\$0.00
<b>14. Escrow shortage or deficiency (not included as part of any installment payment listed in line item 15)</b>	\$0.00
<b>15. Past Due Payments</b>	

Past due payments prior to August 20, 2010 in the total amount of \$0.00

<b>Number of installments:</b>	<b>Date:</b>	<b>Payment:</b>
	Total payments due:	\$0.00

<b>16. Other. Specify:</b>	\$0.00
<b>17. Other. Specify:</b>	\$0.00
<b>18. Unapplied Funds</b>	(\$0.00)
<b>19. Total Claim Amounts not cured by Debtor(s). Add all of the amounts listed above</b>	\$0.00

**Part 3: Itemization of Post-Petition Payments, Fees, Expenses and Charges not Cured by Debtor(s)**

Description	Amount
1. Late charges	\$0.00
2. Non-sufficient funds (NSF) fees	\$0.00
3. Attorney's fees	\$0.00
4. Filing fees and court costs	\$0.00
5. Advertisement costs	\$0.00
6. Sheriff/auctioneer fees	\$0.00
7. Title costs	\$0.00
8. Recording fees	\$0.00
9. Appraisal/broker's price opinion fees	\$0.00
10. Property inspection fees	\$0.00
11. Tax advances (non-escrow)	\$0.00
12. Insurance advances (non-escrow)	\$0.00
13. Property preservation expenses	\$0.00
14. Escrow shortage or deficiency (not included as part of any installment payment listed in line item 15)	\$0.00
15. Past Due Payments	

**Escrow Advance on the account?**

☒ No

☐ Yes – Escrow advance balance on the account is \_\_\_\_\_ and will be collected through the escrow portion of the ongoing monthly installments.

Past due payments prior to October 19, 2015 in the total amount of \$0.00.

<b>Number of installments:</b>	<b>Date:</b>	<b>Payment:</b>
	Total payments due:	\$0.00

16. Other. Specify: \$0.00

<b>17. Other. Specify:</b>	\$0.00
<b>18. Unapplied Funds</b>	(\$0.00)
<b>19. Total post-petition payments, fees, expenses and charges not cured by Debtor(s).</b>	\$0.00

/s/ Kyle Stewart

Kyle Stewart

Attorney for Creditor

TN State Bar No.: 033796

SHAPIRO & INGLE, L.L.P.

10130 Perimeter Parkway, Suite 400

Charlotte, NC 28216

[TNECF@logs.com](mailto:TNECF@logs.com)

Phone: (704) 333-8107

Fax: (704) 333-8156

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

**IN RE:**

**HAROLD LYNN BRADEN**

**DEBTOR(S)**

**10-28941  
CHAPTER 13**

**CERTIFICATE OF SERVICE**

I hereby certify that I have this day served the foregoing and annexed pleading or paper upon:

(Served via U.S. Mail)  
Harold Lynn Braden  
3151 South Edgeware Road  
Memphis, TN 38118

(Served via Electronic Notification Only)  
Philip F. Counce  
3333 Poplar Avenue  
Memphis, TN 38111

(Served via Electronic Notification Only)  
George W Stevenson  
5350 Poplar Avenue  
Suite 500  
Memphis, TN 38119-3697

by depositing the same in a postpaid wrapper properly addressed to each such party or his attorney of record in a post office or other official depository under the exclusive care and custody of the United States Postal Service and/or by electronic mail, if applicable.

This the 19th day of October, 2015.

/s/ Kyle Stewart  
\_Kyle Stewart  
Attorney for Creditor  
TN State Bar No.: 033796  
SHAPIRO & INGLE, L.L.P.  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
[TNECF@logs.com](mailto:TNECF@logs.com)  
Phone: (704) 333-8107  
Fax: (704) 333-8156